

Dear Sir:

Please transfer \$25.00 to my account No. xx-xxxx.


John Smith

Figure 1

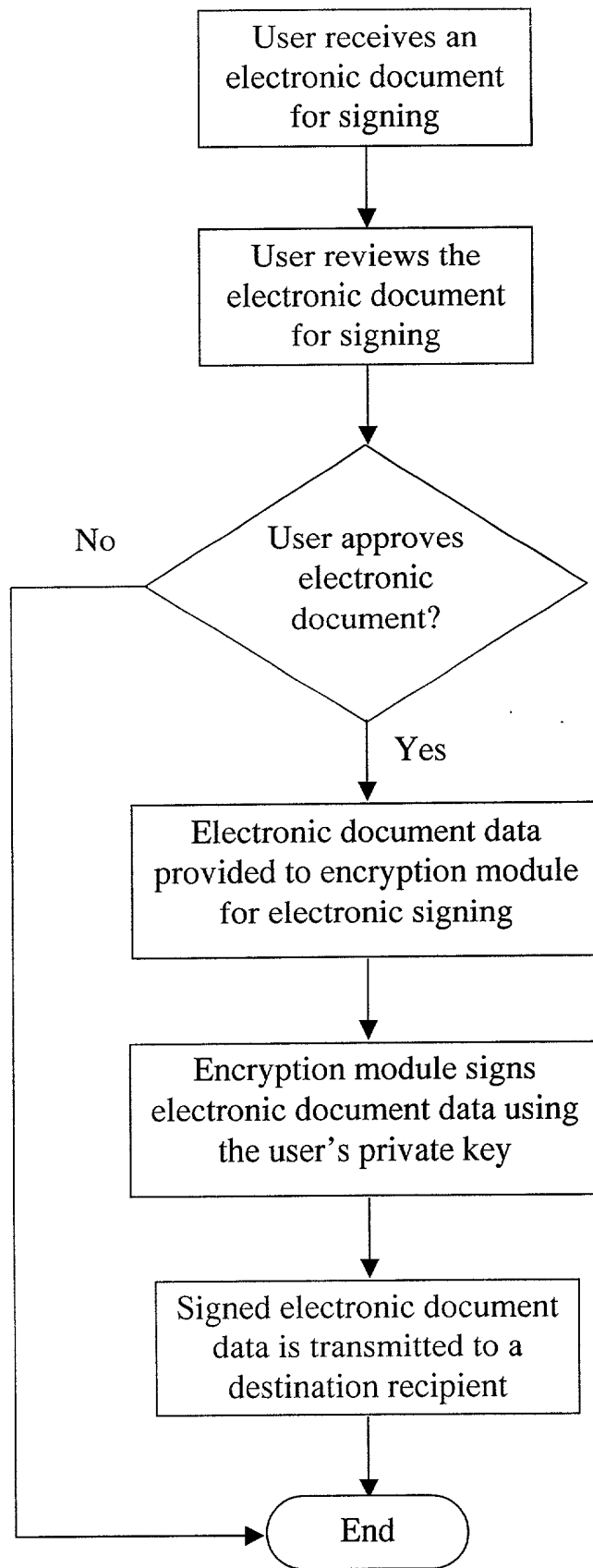


Figure 2a

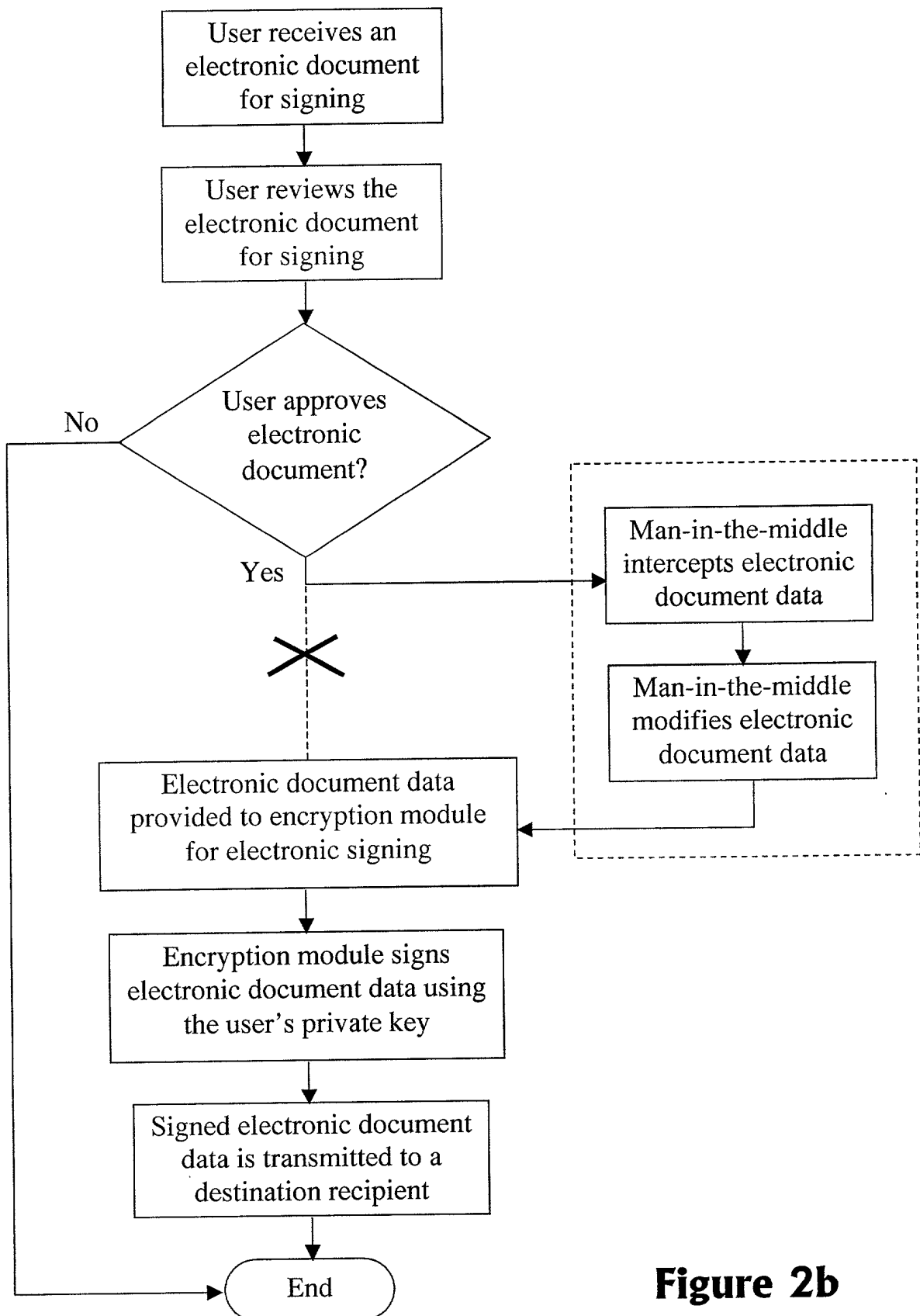
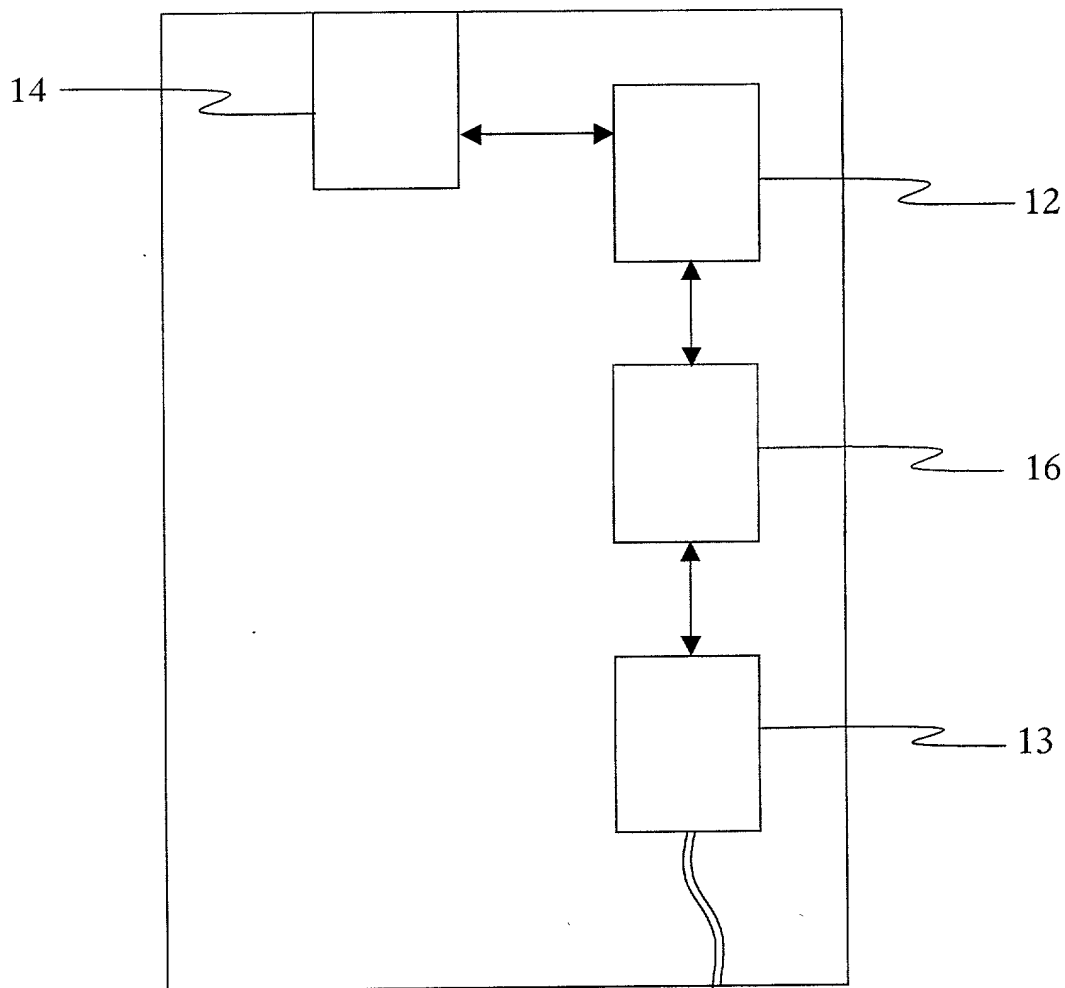


Figure 2b

10



10 is the digital signature module

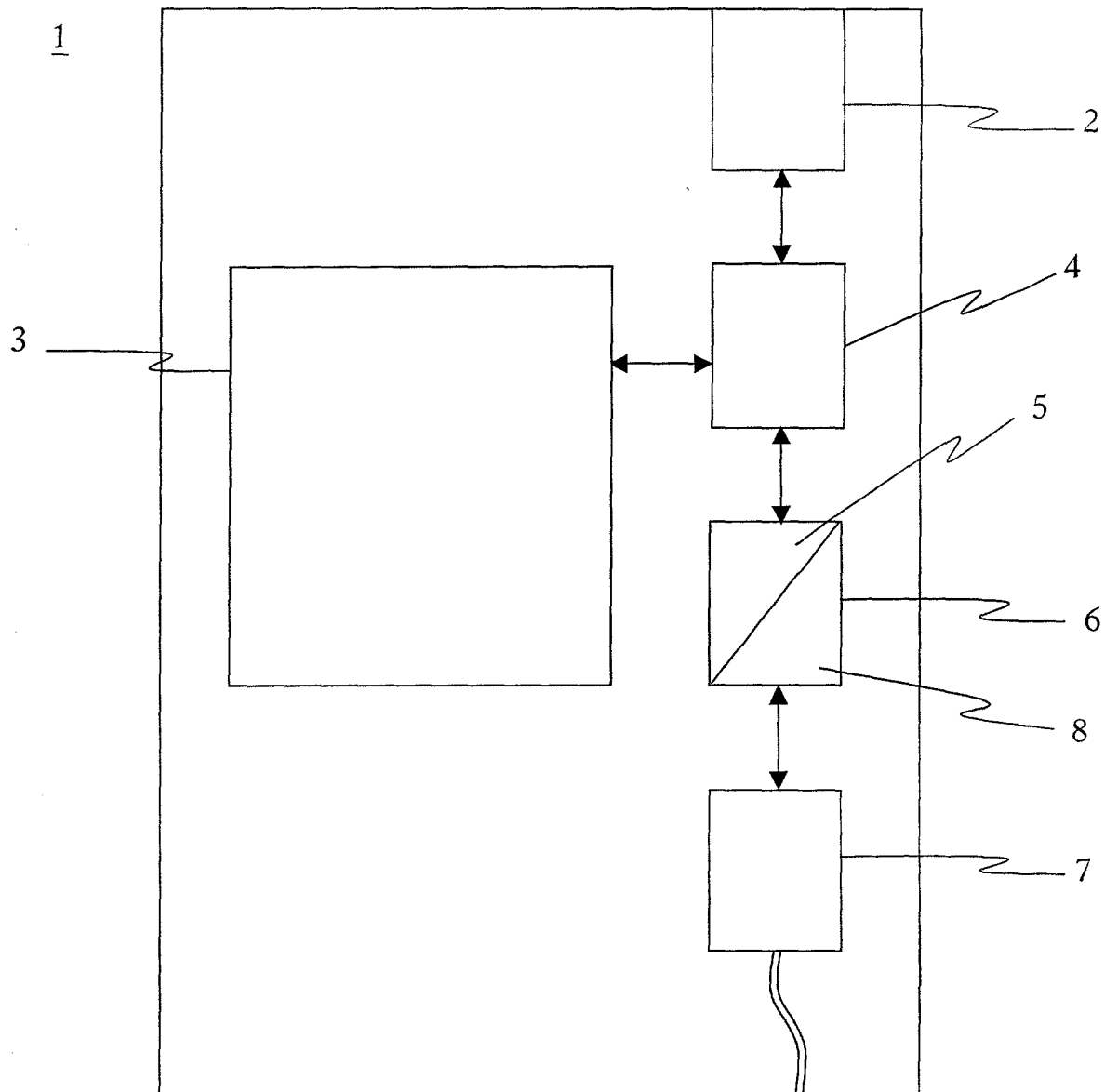
12 is a processor for digitally signing

13 is a I/O port for receiving digital data that has been approved by the user

16 is a memory circuit for storing at least a private key of the user

14 is a biometric input platen approx continuous with outer surface of module

Figure 3



6 is a memory circuit
 5 is ROM for storing private keys
 8 is other memory for storing document data

Figure 4

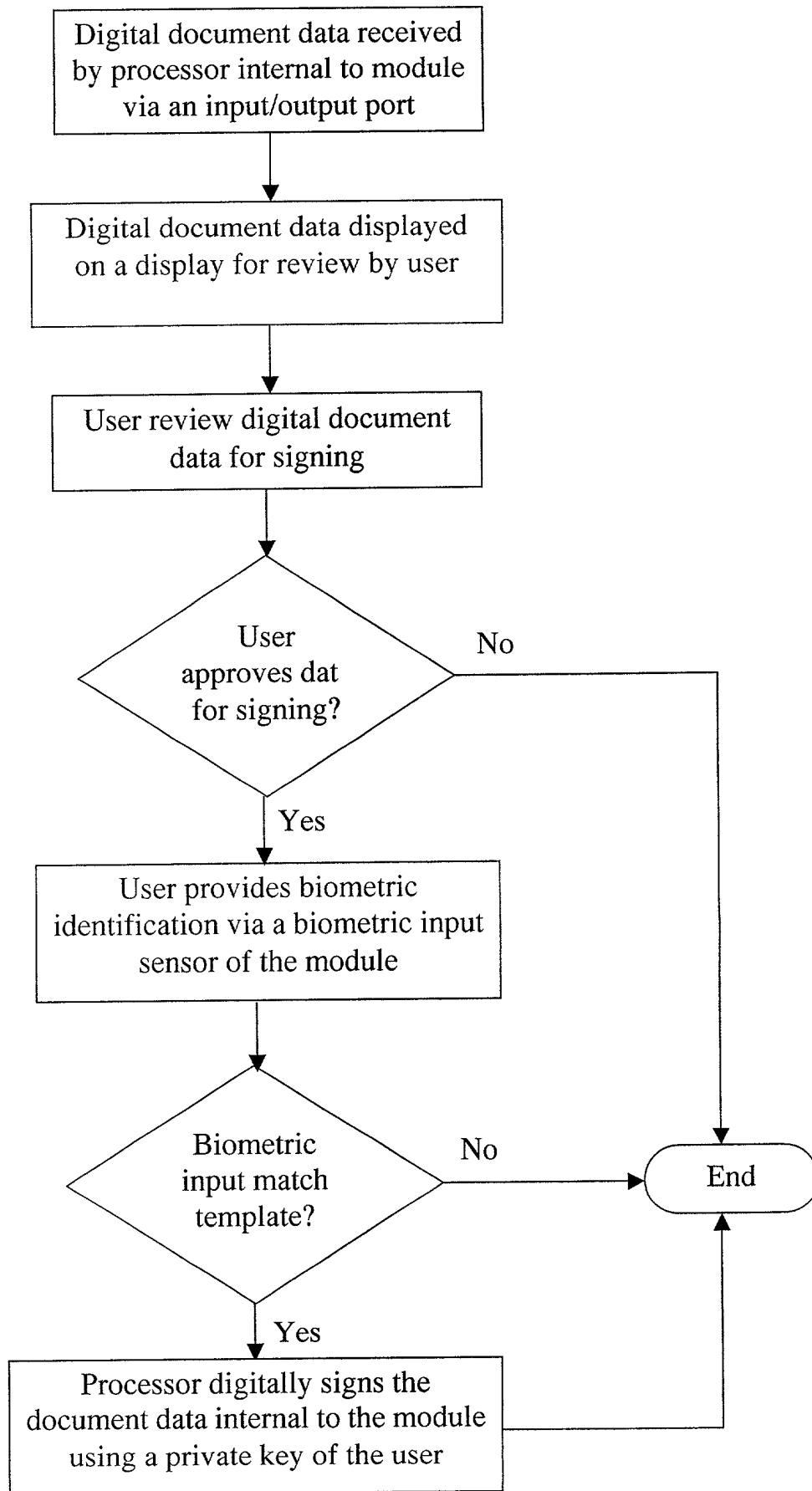


Figure 5

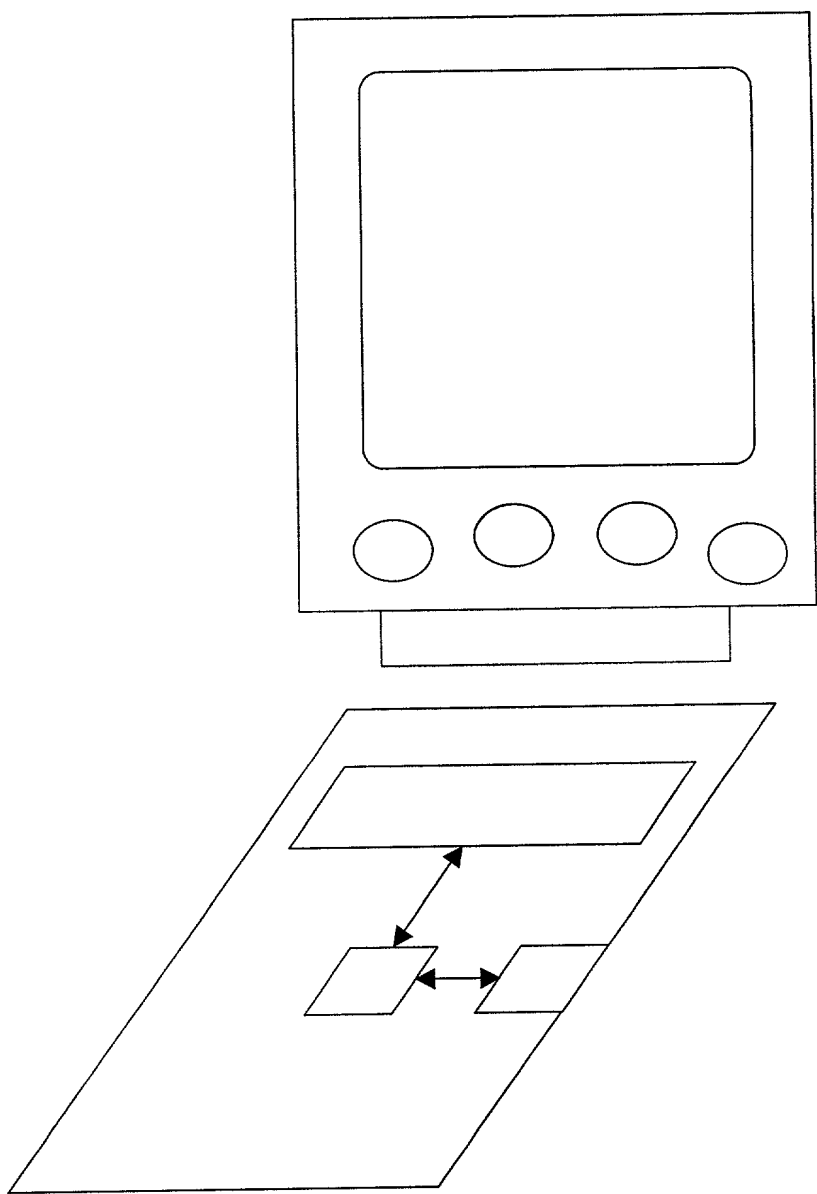


Figure 6

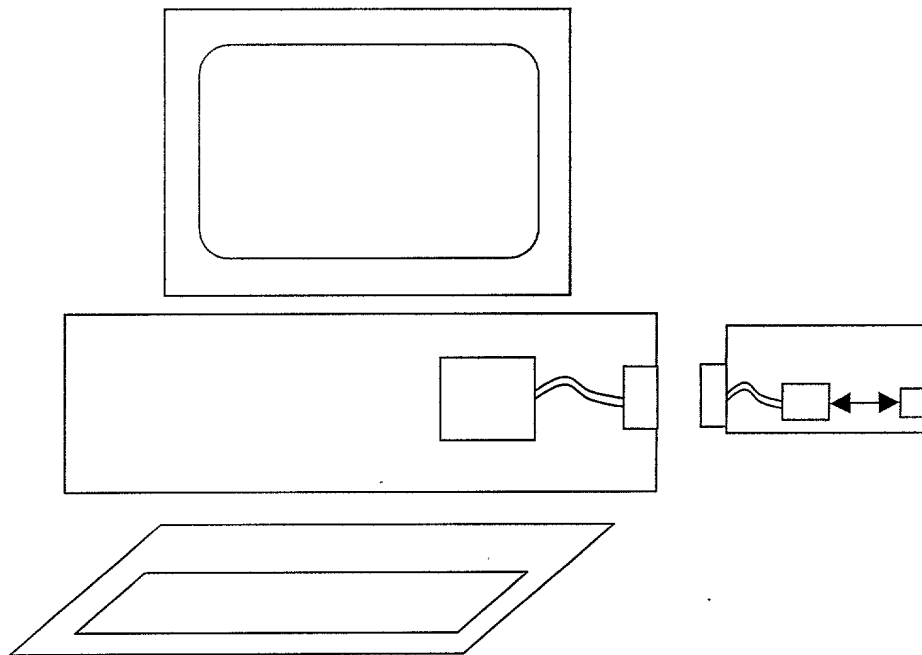
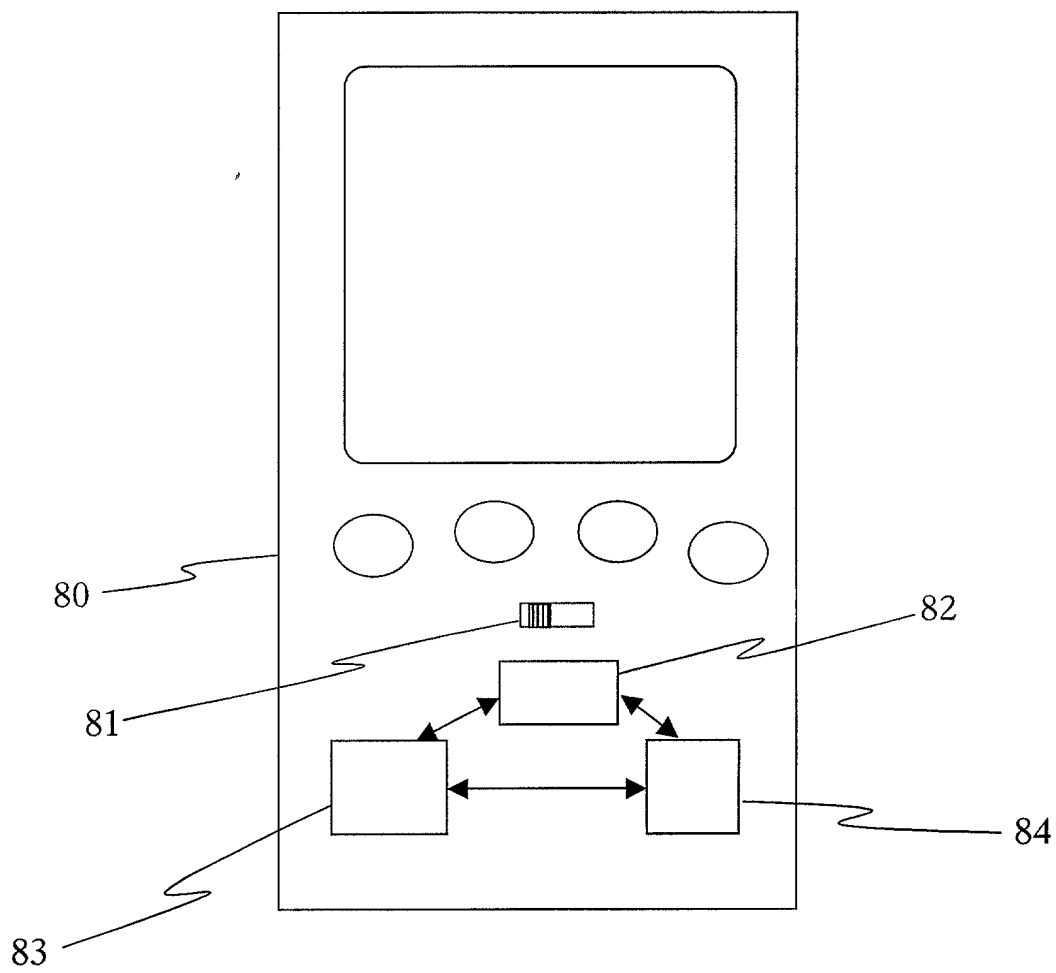


Figure 7



83 is the PDA processor
 84 is a PDA display controller
 82 is the signing module

Figure 8